



Financial Highlights

<i>Regulation F Ratios</i>	<i>Qtr End December 31 2017</i>	<i>Qtr End September 30 2017</i>	<i>Qtr End June 30 2017</i>	<i>Qtr End March 31 2017</i>
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CAPITAL ADEQUACY ANALYSIS

Regulation F Capital Category	Well Capitalized	Well Capitalized	Well Capitalized	Well Capitalized
Total Capital Ratio	12.15%	12.45%	12.02%	11.86%
Tier 1 Capital Ratio	11.54%	11.84%	11.44%	11.15%
Tier 1 leverage ratio	9.39%	9.55%	9.61%	8.65%

ASSET QUALITY ANALYSIS

Nonperforming Assets*/Total Assets	0.30%	0.37%	0.39%	0.47%
Nonperforming Loans*/Gross Loans	0.36%	0.41%	0.43%	0.50%
Net Charge-Offs/Average Loans (annualized)	-0.04%	-0.04%	-0.04%	-0.03%
Loan Loss Provision/Average Loans (annualized)	0.09%	0.10%	0.19%	0.11%

CAPITAL COVERAGE AND RESERVES

Nonperforming Assets*/ Core Capital and Reserves	3.30%	3.89%	4.24%	5.37%
Core Capital and Reserves/Total Loans	13.50%	13.81%	13.36%	13.11%
Loan Loss Reserve/Total Capital	3.63%	3.48%	3.38%	4.89%
Loan Loss Reserve/Total Loans	0.68%	0.68%	0.65%	0.79%

EARNINGS AND EFFICIENCY

Qtrly Return on Average Assets (annualized)	0.24%	1.34%	0.91%	1.30%
Qtrly Return on Average Equity (annualized)	1.84%	10.04%	8.01%	12.12%
Earnings Coverage of Net Charge-Offs	>100%	>100%	>100%	>100%
Qtrly Efficiency Ratio (annualized)	53.86%	51.86%	53.99%	54.82%
Liquidity Ratio	20.57%	17.80%	19.11%	23.05%

* Nonperforming Loans and Assets do not include Purchased Credit - Impaired loans